

Information to identify the case:

Debtor 1	<u>James Jones</u>	Social Security number or ITIN	xxx-xx-4153
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deanne Jones</u>	Social Security number or ITIN	xxx-xx-0534
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21950-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Jones

Deanne Jones

1/12/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Jones
Deanne Jones
Debtors

Case No. 18-21950-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 5

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db	#+ James Jones, 578 Route 917, Scenery Hill, PA 15360-1344
jdb	+ Deanne Jones, 578 Route 917, Scenery Hill, PA 15360-1344
15204715	+ Advanced Orthopedics, 100 Trich Drive #2, Washington, PA 15301-5990
14864772	+ Atlantic Broadband, 2200 Beale Avenue, Altoona, PA 16601-1927
14831655	Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14872672	DEUTSCHE BANK NATIONAL TRUST COMPANY, Et. Al., OCWEN LOAN SERVICING, LLC, Bankruptcy Department, P.O. BOX 24605, WEST PALM, BEACH FL 33416-4605
14831659	+ Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
14864790	+ Med Express, PO Box 7964, Belfast, ME 04915-7900
14864795	+ Peoples Gas Bankruptcy Department, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
cr	+ EDI: AIS.COM	Jan 13 2024 04:47:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14882073	Email/PDF: resurgentbknofications@resurgent.com	Jan 12 2024 23:57:38	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14831646	+ Email/Text: bk@avant.com	Jan 13 2024 00:01:00	Avant Llc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
14831647	EDI: CAPITALONE.COM	Jan 13 2024 04:47:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 50

14831667	Email/Text: cfcbackoffice@contfinco.com	Jan 12 2024 23:59:00	Tbom/contfin, Pob 8099, Newark, DE 19714
14865379	EDI: CAPITALONE.COM	Jan 13 2024 04:47:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14831648	+ EDI: CITICORP	Jan 13 2024 04:47:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14831649	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
14831650	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14831651	+ EDI: WFNNB.COM	Jan 13 2024 04:47:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14831652	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 12 2024 23:59:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14831653	+ EDI: CCS.COM	Jan 13 2024 04:47:00	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14831654	+ EDI: CCUSA.COM	Jan 13 2024 04:47:00	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14831656	+ Email/Text: electronicbkydocs@nelnet.net	Jan 13 2024 00:00:00	Dept Of Ed/582/nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
14831657	+ Email/Text: electronicbkydocs@nelnet.net	Jan 13 2024 00:00:00	Dept Of Education/nelnl, 121 S 13th St, Lincoln, NE 68508-1904
14831658	+ EDI: PHINGENESIS	Jan 13 2024 04:47:00	Genesis Bc/celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
14864788	+ EDI: IRS.COM	Jan 13 2024 04:47:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14831660	+ Email/Text: bankruptcy@marinerfinance.com	Jan 12 2024 23:59:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14882213	EDI: AGFINANCE.COM	Jan 13 2024 04:47:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14831661	+ EDI: LCIPHMMRG	Jan 13 2024 04:47:00	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
14831662	+ EDI: AGFINANCE.COM	Jan 13 2024 04:47:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14864794	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14864794	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14831663	Email/Text: info@phoenixfinancialsvcs.com	Jan 12 2024 23:59:00	Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
14885113	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14831664	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2024 23:59:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14831802	+ EDI: PRA.COM	Jan 13 2024 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14858708	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14858708	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14885970	+ Email/Text: ebnpeoples@grblaw.com		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 50

		Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14864798	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 12 2024 23:59:00	Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
14879531	EDI: Q3G.COM	Jan 13 2024 04:47:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14871107	EDI: Q3G.COM	Jan 13 2024 04:47:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14831665	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 13 2024 00:00:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14831666	+ EDI: SYNC	Jan 13 2024 04:47:00	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14883756	+ EDI: AIS.COM	Jan 13 2024 04:47:00	Synchrony Bank, c/o AIS InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14831668	+ EDI: LCITDAUTO	Jan 13 2024 04:47:00	Td Auto Fin, Po Box 9223, Farmington Hills, MI 48333-9223
14831669	+ Email/Text: bankruptcydepartment@tsico.com	Jan 13 2024 00:01:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14876823	EDI: AIS.COM	Jan 13 2024 04:47:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14831670	Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14851126	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2024 00:00:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, et al
cr		PNC Bank, NA
cr		PNC Bank, National Association
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14864773	*+	Avant Llc, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003
14864774	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14859974	*+	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14864801	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Tbom/confin, Pob 8099, Newark, DE 19714
14864775	*+	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14864776	*+	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
14864777	*+	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14864778	*+	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
14864779	*+	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
14864780	*+	Credit Coll, 725 Canton St, Norwood, MA 02062-2679
14864781	*+	Credit Coll/usa, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14864782	*	Credit Protection Asso, One Galleria Tower, Dallas, TX 75240
14864783	*+	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14864784	*+	Genesis Bc/celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
14864785	*+	Hsbc / Aib, Po Box 961245, Fort Worth, TX 76161-0244
14864787	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
14864786	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 50

14864789	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14885992	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14959929	*	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14959930	*	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14864792	*+	Ocwen Loan, 1661 Worthington Rd, West Palm Beach, FL 33409-6493
14864793	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
14864796	*P++	PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Serv, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216
14864797	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14864799	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14864800	*+	Synco/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14864802	*+	Td Auto Fin, Po Box 9223, Farmington Hills, MI 48333-9223
14864803	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
14864804	*	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
14864791	##+	Med Express Billing, PO Box 719, Dellslow, WV 26531-0719

TOTAL: 3 Undeliverable, 33 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Plaintiff James Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Plaintiff Deanne Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Deanne Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Debtor James Jones ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PNC Bank National Association pawb@fedphe.com
Thomas Song	on behalf of Creditor PNC Bank NA pawb@fedphe.com

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Jan 12, 2024

Form ID: 3180W

Total Noticed: 50

Thomas Song

on behalf of Creditor Deutsche Bank National Trust Company et al pawb@fedphe.com

William E. Craig

on behalf of Defendant Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 13